Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 1 of 75

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	11: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	Saul	Elizabeth
pi ex	your government-issued picture identification (for example, your driver's	First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture	Corral, Sr.	Corral
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		FKA Elizabeth Campos
	Include your married or maiden names.		·
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9357	xxx-xx-5412

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 2 of 75

Debtor 1 Saul Corral, Sr. Debtor 2 Elizabeth Corral

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	10549 S 83rd Avenue	If Debtor 2 lives at a different address:		
		Palos Hills, IL 60465 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.	 Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. 		
		Explain. (See 28 U.S.C. § 1408.)	Explain. (See 28 U.S.C. § 1408.)		

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 3 of 75

	otor 1 Saul Corral, Sr. Elizabeth Corral				Case numb	Der (if known)		
Pai	rt 2: Tell the Court About	Your Bankr	uptcy Case					
7.	The chapter of the Bankruptcy Code you are		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	choosing to file under	☐ Chapte	er 7					
		☐ Chapte	er 11					
		☐ Chapte	er 12					
		■ Chapte	er 13					
8.	How you will pay the fee	abo orde a pr	ut how you ma er. If your attoo e-printed add	ay pay. Typically, if you are pa rney is submitting your payme ress.	aying the fee yourself, you ent on your behalf, your atto	lerk's office in your local court for more details may pay with cash, cashier's check, or money orney may pay with a credit card or check with a tatach the Application for Individuals to Pay		
				Installments (Official Form 10		rattaon the Application for marriagae to Fay		
		but app	is not required lies to your fai	d to, waive your fee, and may mily size and you are unable t	do so only if your income is to pay the fee in installmen	are filing for Chapter 7. By law, a judge may, s less than 150% of the official poverty line that its). If you choose this option, you must fill out 13B) and file it with your petition.		
9.	Have you filed for bankruptcy within the	■ No.						
	last 8 years?	☐ Yes.						
			District		hen	Case number		
			District		hen	Case number		
			District	W	hen	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor			Relationship to you		
			District	W	hen	Case number, if known		
			Debtor			Relationship to you		
			District	W	hen	Case number, if known		
11.	Do you rent your residence?	■ No.	Go to line 1	12.				
	residence :	☐ Yes.	Has your la	andlord obtained an eviction ju	dgment against you and d	o you want to stay in your residence?		
			□ No	Co to line 12				

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

bankruptcy petition.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 4 of 75

Debt Debt		Saul Corral, Sr. Elizabeth Corral			Docum	Case number (if known)		
Part	3:	Report About Any Bu	sinesses '	You Own	as a Sole Proprie	etor		
	2. Are you a sole proprietor of any full- or part-time ■ No. Go to Part 4. business?							
			☐ Yes.	Name	and location of bus	siness		
	busin an in sepa as a	e proprietorship is a ess you operate as dividual, and is not a rate legal entity such corporation, ership, or LLC.		Name of business, if any				
	If you sole p	have more than one proprietorship, use a rate sheet and attach		Numbe	er, Street, City, Sta	ate & ZIP Code		
	it to t	his petition.		Check the appropriate box to describe your business:				
				☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))				
					· ·	I Estate (as defined in 11 U.S.C. § 101(51B))		
					☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))			
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
					None of the abov	e		
	Chap Bank	you filing under oter 11 of the cruptcy Code and are a small business or?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).				
	For a	definition of small	■ No.	I am n	ot filing under Cha	pter 11.		
		ness debtor, see 11 C. § 101(51D).	□ No.	No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
			☐ Yes.	I am fil	ing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	4:	Report if You Own or	Have Any	Hazardo	us Property or An	ny Property That Needs Immediate Attention		
14.		ou own or have any	■ No.					
		erty that poses or is ed to pose a threat	☐ Yes.					
	of im	minent and	— 103.	What is t	ne hazard?			
		ifiable hazard to c health or safety?						
	Or do	you own any		If immedi	ate attention is			
		erty that needs ediate attention?			why is it needed?			
	peris livest or a l	xample, do you own hable goods, or ock that must be fed, building that needs nt repairs?		Where is	the property?			
						Number, Street, City, State & Zip Code		

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 5 of 75

Debtor 1 Saul Corral, Sr.

Debtor 2 Elizabeth Corral Case number (if known)

 Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 6 of 75

	tor 1 tor 2	Saul Corral, Sr. Elizabeth Corral		Document	Case numb	er (if known)
Part	t 6:	Answer These Questi	ons for R	eporting Purposes		
	Wha	t kind of debts do have?	16a.			fined in 11 U.S.C. § 101(8) as "incurred by an
				☐ No. Go to line 16b.		
				Yes. Go to line 17.		
			16b.	Are your debts primarily business money for a business or investmen	ss debts? Business debts are debts to through the operation of the bus	s that you incurred to obtain siness or investment.
				☐ No. Go to line 16c.		
				☐ Yes. Go to line 17.		
			16c.	State the type of debts you owe that	at are not consumer debts or busine	ess debts
17.		you filing under oter 7?	■ No.	I am not filing under Chapter 7. Go	to line 18.	
Do you estimate that after any exempt property is excluded and			☐ Yes.		e to distribute to unsecured creditors	perty is excluded and administrative expenses ?
	adm	inistrative expenses		□ No		
	be a	aid that funds will ailable for oution to unsecured ors?		☐ Yes		
18. How many Creditors do			□ 1-49		1 ,000-5,000	1 25,001-50,000
		you estimate that you owe?	50-99		☐ 5001-10,000 ☐ 40,004,05,000	50,001-100,000
			☐ 100-19 ☐ 200-9		☐ 10,001-25,000	☐ More than100,000
19.		much do you nate your assets to	□ \$0 - \$5	•	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
		orth?		01 - \$100,000 001 - \$500,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion
				001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
20.		much do you nate your liabilities	□ \$0 - \$		□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion
	to be			01 - \$100,000 001 - \$500.000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion
			+,	001 - \$300,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion
Part	t 7:	Sign Below				
For	you		I have ex	amined this petition, and I declare u	nder penalty of perjury that the infor	mation provided is true and correct.
				chosen to file under Chapter 7, I am attes Code. I understand the relief a		e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					ot an attorney to help me fill out this	
			I request	relief in accordance with the chapte	r of title 11, United States Code, spe	ecified in this petition.
			I understa bankrupto and 3571	cy case can result in fines up to \$25	ealing property, or obtaining money 0,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,
			/s/ Saul	Corral, Sr.	/s/ Elizabeth Corre	
				orral, Sr. e of Debtor 1	Elizabeth Corra Signature of Debto	
			Executed	I on July 25, 2016	Executed on Ju	
				MM / DD / YYYY	MN	M / DD / YYYY

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 7 of 75

Debtor 1	Saul Corral, Sr.	Document 1 c	190 1 01 13	
	Elizabeth Corral		Case number (if known)	
			-	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David (Cutler	Date	July 25, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
David Cut	ler		
Printed name			
Cutler & A	ssociates, Ltd.		
4131 Main	St		
Skokie, IL	60076		
Number, Street,	City, State & ZIP Code		
Contact phone	847-673-8600	Email address	stuartIswanson@gmail.com
Bar number & S	tate		

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

		1700.01111	<u>:111 Paue o 01 / 5</u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Saul Corral, Sr.			
	First Name	Middle Name	Last Name	
Debtor 2	Elizabeth Corral			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	issets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	215,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	27,225.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	242,225.00
Pa	rt 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	196,885.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	120,440.00
	Your total liabilities	\$	317,325.00
Pa	rt 3: Summarize Your Income and Expenses		
١.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	6,507.67
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,145.67
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

Case number (if known)

Debtor 1 Saul Corral, Sr. Document Page 9 of 75

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9,894.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	37,601.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	37,601.00

Debtor 2

Elizabeth Corral

Case 16-24050 Doc 1					Filed 07/27/16 Entered 07/27/16 11:54			4:47 Desc Main		
Fill	in this informa	ation to identify yo	ur case and th			1 // // // / / /				
Deb	otor 1	Saul Corral, Sr		Name		Last Name				
Debtor 2 Elizabeth Corral (Spouse, if filing) First Name Middle			Name	Name Last Name						
Unit	ted States Banl	kruptcy Court for the	e: NORTHER	N DIST	RICT OF ILLIN	IOIS				
Cas	e number					-			Check if this is an amended filing	
_		m 106A/B • A/B: Pro	porty						12/15	
hink nfor	it fits best. Be mation. If more wer every questi	as complete and acc space is needed, atta on.	urate as possibl ich a separate sh	e. If two neet to th	married people iis form. On the	n asset fits in more than one are filing together, both are e top of any additional pages,	equally responsib	le for suppl	ying correct	
. Do	o you own or ha	ve any legal or equita	able interest in a	ny reside	ence, building,	land, or similar property?				
☐ No. Go to Part 2.										
1.1	Yes. Where is t	the property?		What	is the property	? Check all that apply				
	10549 S 831				Single-family home			Do not deduct secured claims or exemptions. Put		
	Street address, if	treet address, if available, or other description			Duplex or mult Condominium	the amount of any secured claims on Scheo Creditors Who Have Claims Secured by Pro				
	Palos Hills		60465-0000	☐ Manufactured☐ Land	or mobile home	Current value of entire property?	p	Current value of the portion you own?		
City		State	ZIP Code	_		in the property? Check one	\$215,000.00 \$215,0 Describe the nature of your ownership into (such as fee simple, tenancy by the entiret a life estate), if known.			
	Cook				Debtor 1 only Debtor 2 only					
	County				Debtor 1 and D	Debtor 2 only the debtors and another	☐ Check if thi (see instruction		nity property	
					information yo	ou wish to add about this item on number:	n, such as local			
					chased 2011 of 17,000	for \$188,000 value per	redfin 7/14/16	5 \$232,90	9 less cost of	

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$215,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 11 of 75

Debt		lizabeth Corra			Case number (if known)	
3. Ca	rs, vans,	trucks, tractors	s, sport utility ve	hicles, motorcycles		
	Yes					
2.1	Maka	Chevy		Who has an interest in the preparty? Observe	Do not deduct secu	red claims or exemptions. Put
3.1	Make: Model:	Equinoz		Who has an interest in the property? Check one Debtor 1 only	the amount of any s	ecured claims on Schedule D: e Claims Secured by Property.
	Year:	2013		Debtor 2 only		, , ,
	Approxin	nate mileage:	40000	■ Debtor 1 and Debtor 2 only	Current value of the entire property?	e Current value of the portion you own?
		ormation:		☐ At least one of the debtors and another	, , , , ,	, ,
				☐ Check if this is community property (see instructions)	\$15,000 .	\$15,000.00
3.2	Make:	Chrysler		Who has an interest in the property? Check one		red claims or exemptions. Put
J.L	Model:	Pacifica		Debtor 1 only		ecured claims on Schedule D: e Claims Secured by Property.
	Year:	2006		Debtor 2 only		
		nate mileage:	120000	■ Debtor 1 and Debtor 2 only	Current value of the entire property?	e Current value of the portion you own?
		formation:		☐ At least one of the debtors and another	, , , , ,	, ,
					\$3,500.	00 \$3,500.00
				☐ Check if this is community property (see instructions)		
5 A 6	dd the do	ollar value of the have attached f	portion you ow or Part 2. Write	rn for all of your entries from Part 2, including that number here	g any entries for =>	\$18,500.00
			and Household Ite			
Do y	ou own c	or have any lega	il or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E:	<i>amples:</i> No	goods and furn Major appliances scribe		, china, kitchenware		
		P	ersonal posse	ssions in home at liquidation value		\$1,700.0
		E	inanced furnit	uro		\$1,000.0
		<u> </u>	manced furnit	ure		Ψ1,000.0
E:	No	Televisions and r		eo, stereo, and digital equipment; computers, pr nedia players, games	rinters, scanners; music co	llections; electronic devices
	res. De		omputer and t	.vs		\$500.0

Official Form 106A/B

_	-h 4	Case 16-2		Doc 1	Filed 07/27/16 Document	Entered 07/27/16 11:54:47 Page 12 of 75	Desc Main
	ebtor 1 ebtor 2	Saul Corral, S Elizabeth Co				Case number (if know	m)
8.	Example No	oles of value es: Antiques and to other collection				oks, pictures, or other art objects; stamp, co	oin, or baseball card collections;
9.	Example ■ No	ent for sports an es: Sports, photog musical instru Describe	graphic, ex		ther hobby equipment;	bicycles, pool tables, golf clubs, skis; canoe	es and kayaks; carpentry tools;
10	■ No		, shotguns	, ammunition	, and related equipmen	t	
11.	□ No ·		thes, furs,	leather coats	s, designer wear, shoes	, accessories	
			Persona	al clothing			\$800.00
13	. Non-far	rm animals les: Dogs, cats, b			necklaces and brac	elets	\$1,000.00
	Yes.	Describe					
			dog				\$0.00
14.	■ No	ner personal and		_	। did not already list, i।	ncluding any health aids you did not list	
15					om Part 3, including a	ny entries for pages you have attached	\$5,000.00
		scribe Your Financ					
De	o you ow	n or have any le	gal or equ	uitable intere	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	. Cash Examp ■ No	oles: Money you h	ave in you	r wallet, in yo	our home, in a safe depo	osit box, and on hand when you file your pe	tition

Official Form 106A/B Schedule A/B: Property page 3

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 13 of 75

	ebtor 2 Elizabet	h Corral		Case number (if known)	
17	institut	ing, savings, o		ounts; certificates of deposit; shares in credit unions, brokerage hos with the same institution, list each.	ouses, and other similar
	□ No ■ Yes			Institution name:	
		17.1.	Checking	Chase	\$700.00
		17.2.	Checking	Quorum CU	\$25.00
18	Bonds, mutual fu Examples: Bond f			okerage firms, money market accounts	
	■ No □ Yes		Institution or issuer	name:	
19	Non-publicly trad joint venture No □ Yes. Give speci	fic information	·	orated and unincorporated businesses, including an interest % of ownership:	in an LLC, partnership, and
20	Negotiable instrur	nents include partuments are	ersonal checks, cas those you cannot tra	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. ansfer to someone by signing or delivering them.	
21	Retirement or per Examples: Interes			403(b), thrift savings accounts, or other pension or profit-sharing p	lans
	Yes. List each a	•	ely. of account:	Institution name:	
		401k		Employer	\$3,000.00
	Examples: Agreer ■ No □ Yes	inused deposit ments with land	s you have made so llords, prepaid rent,	o that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companie Institution name or individual: ey to you, either for life or for a number of years)	es, or others
23	■ No □ Yes		e and description.	ay to you, ettrer for life or for a number of years)	
24	. Interests in an edu 26 U.S.C. §§ 530(b	ucation IRA, ir	n an account in a q and 529(b)(1).	pualified ABLE program, or under a qualified state tuition prog	gram.
	☐ Yes	Institution r	ame and description	n. Separately file the records of any interests.11 U.S.C. § 521(c):	
25	Trusts, equitable ■ No □ Yes. Give speci			other than anything listed in line 1), and rights or powers exer	cisable for your benefit
26		et domain name	es, websites, procee	nd other intellectual property eds from royalties and licensing agreements	

.	0.10	Document	Page 14 of 75	
Debtor 1 Debtor 2	Saul Corral, Sr. Elizabeth Corral		Case number (if known)	
Examp ■ No	es, franchises, and other general poles: Building permits, exclusive lice. Give specific information about the	enses, cooperative association	on holdings, liquor licenses, professional licens	ses
	·			0 1 1 11
Money or	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	funds owed to you	m including whether you alr	eady filed the returns and the tax years	
	cive opeoine mierination about the	m, morading whomer you an	day med the rotaline and the tax years	
■ No		r, spousal support, child supp	port, maintenance, divorce settlement, property	y settlement
Examp ■ No	amounts someone owes you bles: Unpaid wages, disability insur- benefits; unpaid loans you ma		nefits, sick pay, vacation pay, workers' compe	ensation, Social Security
_Exam _l	sts in insurance policies oles: Health, disability, or life insura	nce; health savings account	(HSA); credit, homeowner's, or renter's insura	nce
□ No ■ Yes.	Name the insurance company of e Company na		Beneficiary:	Surrender or refund value:
	Term life t	hrough employer	Spouse	\$0.00
If you a some of the No ☐ Yes.	one has died. Give specific information against third parties, whether of	expect proceeds from a life i	nsurance policy, or are currently entitled to rec uit or made a demand for payment	eive property because
■ No	oles: Accidents, employment disput Describe each claim	es, insurance claims, or righ	ts to sue	
■ No	contingent and unliquidated clair Describe each claim	ns of every nature, includi	ng counterclaims of the debtor and rights t	o set off claims
■ No	nancial assets you did not alread Give specific information	y list		
	the dollar value of all of your entr art 4. Write that number here		any entries for pages you have attached	\$3,725.00

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

Official Form 106A/B Schedule A/B: Property page 5

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 15 of 75 Saul Corral, Sr. Debtor 1 Debtor 2 Case number (if known) **Elizabeth Corral** 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$215,000.00 56. Part 2: Total vehicles, line 5 \$18,500.00 57. Part 3: Total personal and household items, line 15 \$5,000.00 Part 4: Total financial assets, line 36 58. \$3,725.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$27,225.00 Copy personal property total \$27,225.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$242,225.00

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

		I A A A A I I I I I I I		
Fill in this info	rmation to identify your	case:		
Debtor 1	Saul Corral, Sr.			
	First Name	Middle Name	Last Name	
Debtor 2	Elizabeth Corral			
(Spouse if, filing) First Name		Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1.	Which set of exemptions a	re you claiming	? Check one only	, even if you	r spouse is filing	g with y	you.
----	---------------------------	-----------------	------------------	---------------	--------------------	----------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own Copy the value from Schedule A/B		· ,	Specific laws that allow exemption	
Schedule A/B				
\$215,000.00		\$30,000.00	735 ILCS 5/12-901	
		100% of fair market value, up to any applicable statutory limit		
\$3,500.00		\$2,400.00	735 ILCS 5/12-1001(c)	
		100% of fair market value, up to any applicable statutory limit		
\$1,700.00		\$1,700.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$800.00		\$800.00	735 ILCS 5/12-1001(a)	
		100% of fair market value, up to any applicable statutory limit		
	\$3,500.00 \$1,700.00	\$3,500.00 \$1,700.00 \$500.00 \$\$800.00 \$\$	\$215,000.00 \$30,000.00 \$30,000.00 \$30,000.00 \$30,000.00 \$30,000.00 \$2,400.00 \$30,000.00 \$2,400.00 \$30,000.00 \$30,000.00 \$40,000 \$40,000 \$100% of fair market value, up to any applicable statutory limit \$1,700.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$500.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$100% of fair market value, up to any applicable statutory limit	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 17 of 75

Saul Corral, Sr. Debtor 1 **Elizabeth Corral** Case number (if known) Debtor 2 Current value of the Brief description of the property and line on Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Wedding ring and necklaces and 735 ILCS 5/12-1001(b) \$1,000.00 \$1,000.00 bracelets Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit **Checking: Chase** 735 ILCS 5/12-1001(b) \$700.00 \$700.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking: Quorum CU** 735 ILCS 5/12-1001(b) \$25.00 \$25.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit 401k: Employer 735 ILCS 5/12-1006 \$3,000.00 \$3,000.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Term life through employer 215 ILCS 5/238 \$0.00 \$0.00 **Beneficiary: Spouse** Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

3.	Ar	e yo	u claiming a	homestead	exemption of	of more tha	n \$1	60,375?

- Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 - No
 - Yes

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

		Document Page 1	8 of 75		
Fill in this informat	tion to identify yoເ	ır case:			
Debtor 1	Saul Corral, Sr.				
-	First Name	Middle Name Last Name			
Debtor 2	Elizabeth Corra	I			
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankı	ruptcy Court for the	NORTHERN DISTRICT OF ILLINOIS			
Omitod Glatos Barna	ruptoy Court for the				
Case number					
(if known)				_	if this is an
				ameno	led filing
Official Form	10cD				
Official Form					
Schedule D	: Creditors	Who Have Claims Secure	ed by Property	y	12/15
Do so semplete and s		If two more and manufacture together, both are	annelly recommodule for an	unnlying correct informs	tion If more once
		If two married people are filing together, both are e out, number the entries, and attach it to this form.			
number (if known).					
1. Do any creditors ha	ve claims secured by	y your property?			
□ No. Check th	is box and submit t	his form to the court with your other schedules.	You have nothing else to	o report on this form.	
Yes. Fill in al	I of the information	below.			
	Secured Claims				
			. Column A	Column B	Column C
		more than one secured claim, list the creditor separate a particular claim, list the other creditors in Part 2. As	ly	Value of collateral	Unsecured
		cal order according to the creditor's name.	Do not deduct the	that supports this	portion
2.1 Carmax Auto Finance		Describe the property that accuracy the claims	value of collateral.	claim	If any \$1,971.00
2.1 Carmax Aut Creditor's Name	o Finance	Describe the property that secures the claim:	\$16,971.00	\$15,000.00	Φ1,971.00
oroanor o riamo		2013 Chevy Equinoz 40000 miles			
Po Box 4406	609	As of the date you file, the claim is: Check all that			
Kennesaw,		apply. □ Contingent			
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or s	ecured		
Debtor 2 only		car loan)			
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this clain	n relates to a	Other (including a right to offset)			
community debt					
	Opened				
	01/15 Last				
	Active				
Date debt was incurre	ed 6/10/16	Last 4 digits of account number 2292			
2.2 Chase Mtg		Describe the property that secures the claim:	\$177,536.00	\$215,000.00	\$0.00
Creditor's Name		10549 S 83rd Avenue Palos Hills, IL			
		60465 Cook County			
		Purchased 2011 for \$188,000 value			
		per redfin 7/14/16 \$232,909 less cost of sale of 17,000			
		As of the date you file, the claim is: Check all that			
P.o. Box 240		apply.			
Columbus,		Contingent			
Number, Street, Cit	ty, State & Zip Code	Unliquidated			
Who owes the debt	2 Chaok one	☐ Disputed Nature of lien. Check all that apply.			
_	: опеск опе.		a a ura d		
Debtor 1 only		☐ An agreement you made (such as mortgage or s car loan)	ecurea		
Debtor 2 only		_			
☐ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			

Official Form 106D

 \square At least one of the debtors and another \square Judgment lien from a lawsuit

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Page 19 of 75 Document

Debto	r 1 Saul Corra	al, Sr.				Case i	number (if know)		
	First Name	Middle N	lame	Last Name			_		
Debto									
	First Name	Middle N	lame	Last Name					
	eck if this claim re mmunity debt	elates to a	Other (in	ncluding a right to offset)					
Date d	ebt was incurred	Opened 8/23/11 Last Active 6/11/16	Las	t 4 digits of account number	0020	0			
		0/11/10							
1/31	Comenity Ban Furniture	k/Harlem	Describe tl	ne property that secures the c	laim:		\$2,378.00	\$1,000.00	\$1,378.00
(Creditor's Name		Finance	d furniture					
Po Box 182125 Columbus, OH 43218			ate you file, the claim is: Checl	all that	-				
		apply. Conting	ont						
Number, Street, City, State & Zip Code				□ Unliquidated					
	,,		Dispute						
Who o	wes the debt? C	heck one.		lien. Check all that apply.					
☐ Deb	otor 1 only		☐ An agreement you made (such as mortgage or secured		secured				
■ Deb	otor 2 only		car loan)						
_	otor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechanic's lien)						
	east one of the deb	,		nt lien from a lawsuit	00 11011)				
☐ Che	eck if this claim re mmunity debt			ncluding a right to offset)					
		Opened 06/11 Last Active			6826	e			
Date d	ebt was incurred	6/11/16	Las	4 digits of account number	0820	0			
Add	the dollar value of	f your entries in C	Column A on	this page. Write that number h	ere:		\$196,885.00]	
	s is the last page		the dollar va	lue totals from all pages.			\$196,885.00]	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Write that number here:

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

`	Jude 10 2-1000 B	Document	Page 20	n of 75	Problem 1
Fill in this info	ormation to identify your o		1 700. 20		
Debtor 1	Saul Corral, Sr.				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2	Elizabeth Corral				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
O4:-:-1 E-	400E/E				
	<u>rm 106E/F</u>		. .		4044
Schedule	E/F: Creditors W	ho Have Unsecured	Claims		12/15
Schedule D: Cre left. Attach the C name and case i	ditors Who Have Claims Secu Continuation Page to this page number (if known).	e. If you have no information to rep	eeded, copy t	the Part you need, fill it out, nu	umber the entries in the boxes on the o of any additional pages, write your
	All of Your PRIORITY Un				
	ditors have priority unsecured	d claims against you?			
No. Go t	o Part 2.				
☐ Yes.					
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any cred	ditors have nonpriority unsec	ured claims against you?			
☐ No. You	have nothing to report in this pa	art. Submit this form to the court with y	our other sche	edules.	
_		·			
Yes.					
unsecured o	claim, list the creditor separately	aims in the alphabetical order of the for each claim. For each claim listed, st the other creditors in Part 3.If you h	identify what to	ype of claim it is. Do not list clain	ns already included in Part 1. If more
					Total claim
4.1 Advo	cate Christ Medical Ce	nter Last 4 digits of acco	ount number	1721	\$128.00
	ority Creditor's Name			1721	<u> </u>
	ox 4256	When was the debt	incurred?		
	Stream, IL 60197 or Street City State Zlp Code	As of the date you fi	ilo the claim i	is: Check all that apply	
	ncurred the debt? Check one.	As of the date you in	ie, tile ciaiiii i	s. Check all that apply	
_	otor 1 only	По и			
	otor 2 only	☐ Contingent			
_	-	☐ Unliquidated			
_	otor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORI	ITV	d alaim.	
_	east one of the debtors and ano		i i unsecured	ı cıaım:	
☐ Che debt	eck if this claim is for a comm	nunity — • • • • • • • • • • • • • • • • • •			
	claim subject to offset?	☐ Obligations arisino report as priority clain		ration agreement or divorce that	you aid not
■ No	•			g plans, and other similar debts	
☐ Yes		<u>_</u>	- F	51 ,	
⊔ Yes	•	Other. Specify			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 21 of 75

	Saul Corral, Sr. Elizabeth Corral		Case number (if know)		
4.2	Advocate Health and Hospital	Last 4 digits of account number	3833	\$1,698.00	
	Nonpriority Creditor's Name c/o Harris & Harris 111 W Jackson Blvd, Ste 400 Chicago, IL 60604	When was the debt incurred?		Ψ1,000.00	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify			
	Advocate Medical Group	Last 4 digits of account number	4759	\$267.00	
	Nonpriority Creditor's Name PO Box 92523 Chicago, IL 60675	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim			
	Who incurred the debt? Check one.				
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims			
	No	Debts to pension or profit-shari	ng plans, and other similar debts		
	☐ Yes	Other. Specify Penelop C	orral		
4.4	Amex	Last 4 digits of account number	6053	\$869.00	
	Nonpriority Creditor's Name Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 06/15 Last Active 6/26/16		
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	☐ Check if this claim is for a community	☐ Student loans			
	debt		Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts			
	■ No				
	Yes	Other. Specify Credit Care	<u> </u>		

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 22 of 75

	Saul Corral, Sr. Elizabeth Corral		Case number (if kno	ow)		
4.5	Amex	Last 4 digits of account number	6566		\$0.00	
	Nonpriority Creditor's Name Correspondence Po Box 981540 EIPaso, TX 79998	When was the debt incurred?		Opened 9/13/08 Last Active 11/08/08		
_	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	1		
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims				
	■ No	☐ Debts to pension or profit-sharir		ilar debts		
	Yes	Other. Specify Credit Card	d .			
	ATG Credit LLC Nonpriority Creditor's Name PO Box 14895	Last 4 digits of account number When was the debt incurred?	3459		\$797.00	
-	Chicago, IL 60614 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	,		
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or di	vorce that you did not		
	■ No	Debts to pension or profit-sharir	☐ Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	■ Other. Specify OB GyN Health Assoc SC				
	Bank Of America	Last 4 digits of account number	3276		\$0.00	
	Nonpriority Creditor's Name Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410	When was the debt incurred?	Opened 12/11 12/02/15	Last Active		
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	,		
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or di	vorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other sim	ilar debts		
	Yes	Other. Specify Automobile	9			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 23 of 75

Debtor Debtor	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.8	Cap1/carsn	Last 4 digits of account number	2881	\$0.00
	Nonpriority Creditor's Name Po Box 30253 Salt Lake City, UT 84130	When was the debt incurred?	Opened 3/24/99 Last Active 11/15/06	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	count	
4.9	Cap1/mnrds	Last 4 digits of account number	2494	\$2,335.00
	Nonpriority Creditor's Name 26525 N Riverwoods Blvd Mettawa, IL 60045	When was the debt incurred?	Opened 05/12 Last Active 6/14/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.1	Capital One	Last 4 digits of account number	9860	\$1,473.00
	Nonpriority Creditor's Name Po Box 30285 Po Box 62180 Salt Lake City, UT 84130	When was the debt incurred?	Opened 07/12 Last Active 6/24/16	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ion or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 24 of 75

Debtor Debtor	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.1 1	Capital One	Last 4 digits of account number	1503	\$514.00
	Nonpriority Creditor's Name Po Box 30285 Po Box 62180 Salt Lake City, UT 84130	When was the debt incurred?	Opened 02/15 Last Active 6/21/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card		
4.1	Chase	Last 4 digits of account number	1727	\$5,056.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 03/05 Last Active 6/12/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No	Debts to pension or profit-sharin	• •	
	Yes	Other. Specify Credit Card		
4.1	Chase Nonpriority Creditor's Name	Last 4 digits of account number	1462	\$3,938.00
	Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 06/05 Last Active 5/29/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharin	• •	
	Yes	Other. Specify Credit Card	<u> </u>	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 25 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.1 4	Chase	Last 4 digits of account number	6110	\$2,438.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 09/07 Last Active 5/29/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separations	d claim: ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Carc		
4.1 5	Chase Nonpriority Creditor's Name	Last 4 digits of account number	7907	\$379.00
	Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 03/07 Last Active 6/10/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only ☐ Contingent			
	■ Debtor 2 only			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Citibank Nonpriority Creditor's Name	Last 4 digits of account number	6962	\$7,453.00
	Citicorp Credit Services/Attn: Centraliz Po Box 790040	When was the debt incurred?	Opened 09/14 Last Active 6/23/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Credit Card	<u> </u>	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 26 of 75

Debtor Debtor	Saul Corral, Sr. Elizabeth Corral		Case number (if know)	
4.1	Citibank / Sears	Last 4 digits of account number	7577	\$0.00
	Nonpriority Creditor's Name Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 6/21/02 Last Active 03/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify ☐ Credit Card		
4.1	Citibank North America	Last 4 digits of account number	6016	\$670.00
	Nonpriority Creditor's Name Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 11/06 Last Active 6/28/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card		
	165	Other. Specify Oreal Sales		
4.1	Citibank Sears Nonpriority Creditor's Name	Last 4 digits of account number	9487	\$0.00
	Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 01/15 Last Active 10/14/15	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 27 of 75

Debtor 1 Saul Corral, Sr.

2 Elizabeth Corral		Case number (if know)			
Citibank/Best Buy	Last 4 digits of account number	0066	\$4,033.00		
Nonpriority Creditor's Name Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis MO 52470	When was the debt incurred?	Opened 05/11 Last Active 6/24/16			
St Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply			
☐ Debtor 1 only	☐ Contingent				
■ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	□ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt		ration agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims				
■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card	,			
Citibank/Best Buy		6398	\$2,456.00		
Nonpriority Creditor's Name	Last 4 digits of account number		\$2,456.00		
Centralized Bankruptcy/CitiCorp Credit S	When was the debt incurred?	Opened 03/14 Last Active 6/26/16			
Po Box 790040 St Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply			
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
☐ Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
□ Yes	Other Specify Credit Card				

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 28 of 75

Elizabeth Corral		Case number (if know)	
Citibank/Best Buy	Last 4 digits of account number	7603	\$0.00
Nonpriority Creditor's Name Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Lavia MO 63470	When was the debt incurred?	Opened 3/27/07 Last Active 10/13/08	
St Louis, MO 63179 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Citibank/The Home Depot Nonpriority Creditor's Name	Last 4 digits of account number	7808	\$415.00
Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 06/14 Last Active 6/28/16	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Charge Acc		
Citimortgage Inc	Last 4 digits of account number	2529	\$0.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 6423 Sioux Falls, SD 57117	When was the debt incurred?	Opened 6/26/07 Last Active 10/29/10	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharin		
☐ Yes	■ Other. Specify Real Estate	Mortgage	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 29 of 75

Debtor Debtor	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.2 5	Columbus Bank & Trust	Last 4 digits of account number	9794	\$0.00
	Nonpriority Creditor's Name Attn:Anesha Perry Po Box 120 Columbus, GA 31902	When was the debt incurred?	Opened 10/17/05 Last Active 3/18/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	<u> </u>	
4.2	Comenity Bank/Abarcrormbie Nonpriority Creditor's Name	Last 4 digits of account number	5707	\$100.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 12/14 Last Active 6/11/16	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.2	Comenity Bank/Carsons Nonpriority Creditor's Name	Last 4 digits of account number	0651	\$3,589.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 07/12 Last Active 6/14/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	•	
	Yes	■ Other. Specify Charge Acc	count	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 30 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.2	Comenity Bank/Carsons Nonpriority Creditor's Name	Last 4 digits of account number	2824	\$1,638.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 07/12 Last Active 6/18/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plans, and other similar debts	
	□ Yes	Other. Specify Charge Acc		
4.2	Comenity Bank/express Nonpriority Creditor's Name	Last 4 digits of account number	3437	\$556.00
	Nonphonity Creditor's Name	When was the debt incurred?	Opened 11/06 Last Active 6/11/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d alatan	
	At least one of the debtors and another	Student loans	a ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	count	
4.3	Comenity Bank/Express Nonpriority Creditor's Name	Last 4 digits of account number	6078	\$0.00
	Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 06/06 Last Active 1/07/07	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	•	
	Yes	■ Other. Specify Charge Acc	count	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 31 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.3	Comenity Bank/nwyrk&co	Last 4 digits of account number	9466	\$620.00
	Nonpriority Creditor's Name Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 06/14 Last Active 6/11/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Charge Acc	count	
4.3	Comenity Bank/Pottery Barn Nonpriority Creditor's Name	Last 4 digits of account number	4992	\$1,014.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 12/14 Last Active 6/12/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.3	Comenity Bank/Victoria Secret Nonpriority Creditor's Name	Last 4 digits of account number	7153	\$656.00
	Po Box 18215 Columbus, OH 43218	When was the debt incurred?	Opened 11/06 Last Active 5/11/16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans	and in the second of the second secon	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	• •	
	Yes	Other. Specify Charge Acc	count	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 32 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)		
4.3	Credit First/CFNA	Last 4 digits of account number	5450	\$0.00	
	Nonpriority Creditor's Name Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim i	Opened 02/11 Last Active 5/12/11 s: Check all that apply		
	Who incurred the debt? Check one. ■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		d claim: ration agreement or divorce that you did not		
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin			
	Yes	■ Other. Specify Charge Acc			
4.3 5	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number	2289	\$1,239.00	
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 09/14 Last Active 5/29/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa			
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharin			
	Yes	■ Other. Specify Credit Card			
4.3	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number	6865	\$788.00	
	Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 12/14 Last Active 6/10/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Credit Card			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 33 of 75

r 2 Elizabeth Corral		Case number (if know)	
First Premier Bank	Last 4 digits of account number	3350	\$0.00
Nonpriority Creditor's Name			
601 S Minneaplois Ave Dious FDalls, SD 57104	When was the debt incurred?	Opened 6/16/05 Last Active 2/12/09	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Ford Credit	Last 4 digits of account number	7417	\$0.00
Nonpriority Creditor's Name	Last 4 digits of account number		******
National Bankrupcy Service Center		Opened 11/10/06 Last Active	
Po Box 62180	When was the debt incurred?	8/28/13	
Colorado Springs, CO 80962 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	,		
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Harvard Collection	Last 4 digits of account number	8210	\$1,141.00
Nonpriority Creditor's Name			
Harvard Collection Services	When was the debt incurred?	Opened 10/15	
4839 N Elston Avenue Chicago, IL 60630			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	· · · · · · · · · · · · · · · · · · ·		
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
☐ Check if this claim is for a community	☐ Student loans		
debt	\square Obligations arising out of a separation agreement or divorce that you did not		
Is the claim subject to offset?	report as priority claims		
No	☐ Debts to pension or profit-sharing plans, and other similar debts		
Yes	■ Other, Specify Collection	Attorney II Dept Of Human Svcs	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 34 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.4	Kohls/Capital One	Last 4 digits of account number	9200	\$2,947.00
	Nonpriority Creditor's Name Po Box 3120 Milwaukee, WI 53201	When was the debt incurred?	Opened 09/10 Last Active 7/08/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts		
	□ Yes	Other. Specify Charge Acc		
4.4	Lending Club Corp Nonpriority Creditor's Name	Last 4 digits of account number	2236	\$10,206.00
	71 Stevenson St Suite 300 San Francisco, CA 94105	When was the debt incurred?	Opened 03/16 Last Active 5/25/16	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separate o		
	Is the claim subject to offset?	report as priority claims		
	■ No □ Yes	□ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured		
4.4	N. C		4005	40.00
2	Nationstar Mortgage LLC Nonpriority Creditor's Name	Last 4 digits of account number	Opened 06/07 Last Active	\$0.00
	8950 Cypress Waters Blvd Coppell, TX 75019	When was the debt incurred?	6/18/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts		
	■ No			
	Yes	Other. Specify Real Estate	Mortgage	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 35 of 75

Debtor Debtor	1 Saul Corral, Sr. 2 Elizabeth Corral	Case number (if know)			
ગ	Navient	Last 4 digits of account number	0714	\$7,040.00	
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 07/06 Last Active 3/27/13		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	t least one of the debtors and another Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	$\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educationa	I		
4.4	Navient Nonpriority Creditor's Name	Last 4 digits of account number	0921	\$6,460.00	
	Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 09/07 Last Active 3/27/13		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured			
	At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa			
	■ No	Debts to pension or profit-sharin			
	□Yes	☐ Other. Specify			
	Educational				
4.4 5	Navient	Last 4 digits of account number	0921	\$5,506.00	
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 09/07 Last Active 3/27/13		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	Check if this claim is for a community	■ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	Other. Specify			
	Educational				

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 36 of 75

Debtor Debtor	Saul Corral, Sr. Elizabeth Corral		Case number (if know)	
4.4 6	Navient	Last 4 digits of account number	1007	\$5,265.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 10/05 Last Active 3/27/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify		
		Educationa	ıl	
4.4	Navient	Last 4 digits of account number	0406	\$4,514.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkon Box: BA 19773	When was the debt incurred?	Opened 04/07 Last Active 3/27/13	
	Wilkes-Barr, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	Other. Specify		
		Educationa		
4.4	Navient	Last 4 digits of account number	0714	\$3,212.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 07/06 Last Active 3/27/13	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 37 of 75

Debto	r 2 Elizabeth Corral		Case number (if know)	
4.4	Navient	Last 4 digits of account number	0406	\$2,856.00
	Nonpriority Creditor's Name Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 04/07 Last Active 3/27/13	_
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	, oldiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<u></u>	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		_
		Educationa	l .	
4.5 0	Navient Nonpriority Creditor's Name	Last 4 digits of account number	1007	\$2,748.00
	Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773	When was the debt incurred?	Opened 10/05 Last Active 3/27/13	_
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	l alaim:	
	At least one of the debtors and another	Type of NONPRIORITY unsecured Student loans	i ciaim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing		
	☐ Yes	Other. Specify		_
		Educationa		
4.5	Quorum Fed Cr Un Nonpriority Creditor's Name	Last 4 digits of account number	8309	\$0.00
	2 Manhattanville Rd Purchase, NY 10577	When was the debt incurred?	Opened 03/10 Last Active 2/15/12	_
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		_

Debtor 1 Saul Corral, Sr.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 38 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral	Case number (if know)			
4.5 2	Radiology Imaging Consultants	Last 4 digits of account number C00B	\$16.00		
	Nonpriority Creditor's Name 75 remittance drive dept 1324 Chicago, IL 60675	When was the debt incurred?			
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify			
4.5	Renaissance Medical Group SC	Last 4 digits of account number 6587	\$111.00		
	Nonpriority Creditor's Name PO Box 5255 Oak Brook, IL 60523	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	ber Street City State Zlp Code As of the date you file, the claim is: Check all that apply			
	☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify			
4.5	Sears & Associates LLC	Last 4 digits of account number 8327	\$131.00		
	PO Box 15174 Little Rock, AR 72231	When was the debt incurred?			
-	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	□ Unliquidated			
	■ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Blast Fitness Burbank			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 39 of 75

	1 Saul Corral, Sr. 2 Elizabeth Corral		Case number (if know)	
4.5 5	Syncb/toysrus	Last 4 digits of account number	8170	\$3,352.00
	Nonpriority Creditor's Name Attn: Bankrupty Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim in	Opened 02/13 Last Active 6/01/16 is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	,	
	Yes	Other. Specify Charge Acc	count	
4.5	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	1001	\$2,619.00
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 03/10 Last Active 6/19/16	
-	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Acc	count	
4.5	Synchrony Bank/ JC Penneys Nonpriority Creditor's Name	Last 4 digits of account number	8080	\$81.00
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 07/12 Last Active 6/28/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an and all and a second all a second	
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Charge Acc	count	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 40 of 75

Debtor	2 Elizabeth Corral		Case number (if know)			
4.5	Synchrony Bank/ JC Penneys	Last 4 digits of account number	5812	\$0.00		
	Nonpriority Creditor's Name Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 06/16 Last Active 06/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Charge Acc	count			
4.5	Synchrony Bank/Gap	Last 4 digits of account number	3008	\$2,572.00		
	Nonpriority Creditor's Name Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 11/09 Last Active 6/08/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply			
	☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Charge Acc	count			
4.6	Synchrony Bank/Sams Nonpriority Creditor's Name	Last 4 digits of account number	6129	\$406.00		
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 05/16 Last Active 6/24/16			
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	Check if this claim is for a community					
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	■ Other Specify Charge Acc				
	— ·	- Other. Specify				

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 41 of 75

Debto Debto	r 1 Saul Corral, Sr. r 2 Elizabeth Corral		Case number (if know)			
4.6 1	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number	9785	\$2,755.00		
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 09/13 Last Active 6/14/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed				
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Type of NONPRIORITY unsecured ☐ Student loans	d claim:			
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	01 ,			
	Yes	Other. Specify Charge Acc	count			
4.6	Synchrony Bank/Walmart Nonpriority Creditor's Name	Last 4 digits of account number	8341	\$1,600.00		
	Po Box 965064 Orlando, FL 32896	When was the debt incurred?	Opened 11/06 Last Active 6/26/16			
Number Street City State Zlp Code Who incurred the debt? Check one.		As of the date you file, the claim is: Check all that apply				
	☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Charge Acc				
4.6	Target	Last 4 digits of account number	5789	\$1,022.00		
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 11/14 Last Active 6/14/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	☐ Debts to pension or profit-sharin				
	☐ Yes	Other. Specify Credit Card	<u> </u>			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 42 of 75

	Saul Corral, Sr. Elizabeth Corral		Case number (if know)				
4.6 4	United Recovery Service LLC	Last 4 digits of account number	1701	\$0.00			
	Nonpriority Creditor's Name 18525 Torrence Ave, Ste C-6	When was the debt incurred?					
	Lansing, IL 60438 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Advocate N	Medical Group - Notice Only				
4.6 5	Us Bank	Last 4 digits of account number	3022	\$1,934.00			
	Nonpriority Creditor's Name		Opened 05/14 Last Active				
	4325 17th Ave S Fargo, ND 58125	When was the debt incurred?	6/28/16				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	□ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Credit Card	<u> </u>				
4.6	Wffnatbank	Last 4 digits of account number	7745	\$3,809.00			
	Nonpriority Creditor's Name	_	On and 400/40 Local Action				
	Cscl Dispute Tm-mac N8235-04m Des Moines, IA 50326	When was the debt incurred?	Opened 09/13 Last Active 6/01/16				
;	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?		ration agreement or divorce that you did not				
	No	report as priority claims Debts to pension or profit-sharin	a plans, and other similar debts				
		·					
	☐ Yes ☐ Other. Specify Credit Card						

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 43 of 75

2 Elizabeth Corral		Case number (if know)	
Wffnb Retail	Last 4 digits of account number	0885	\$3,018
Nonpriority Creditor's Name	_		
Cscl Dispute Team Des Moines, IA 50306	When was the debt incurred?	Opened 05/16 Last Active 6/26/16	
Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Charge Ac	count	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total Claim

				I Oldi Cidilli
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
Total	6f.	Student loans	6f.	\$ Total Claim 37,601.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 82,839.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 120,440.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

		DOGUILLE	III Paue 44 (II 73)	
Fill in this infor	mation to identify your	case:		
Debtor 1	Saul Corral, Sr.			
	First Name	Middle Name	Last Name	
Debtor 2	Elizabeth Corral			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	-

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main

		Docume	nt Page 45 o	of 75
Fill in this ir	nformation to identify your	case:		
Debtor 1	Saul Corral, Sr.			
Dobto! !	First Name	Middle Name	Last Name	
Debtor 2	Elizabeth Corral			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	er			
(if known)				☐ Check if this is an
				amended filing
Schedu Codebtors a people are fi	ling together, both are equ	re also liable for any deb ally responsible for supp	lying correct informa	as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page, to this page. On the top of any Additional Pages, write
	nd case number (if known)			o this page. On the top of any Additional Lages, white
1. Do yo	ou have any codebtors? (If	you are filing a joint case, o	do not list either spouse	e as a codebtor.
■ No				
□ Yes				
Arizona, No. G	n the last 8 years, have you California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)
in line 2 Form 10 out Colu	again as a codebtor only i 06D), Schedule E/F (Official umn 2. Olumn 1: Your codebtor	f that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official D6G). Use Schedule D, Schedule E/F, or Schedule G to fil
Na	me, Number, Street, City, State and Zl	P Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	ame			☐ Schedule D, line ☐ Schedule E/F, line
				☐ Schedule G, line
Nu Cit	umber Street ty	State	ZIP Code	
				D
3.2 Na	ame			☐ Schedule D, line
INC				☐ Schedule E/F, line
				☐ Schedule G, line
	ımber Street			_
Cit	ty	State	ZIP Code	

Entered 07/27/16 11:54:47 Desc Main Filed 07/27/16 Case 16-24050 Doc 1 Page 46 of 75 Document

employers. Include part-time, self-employed wor Occupation may ir or homemaker, if i	clude student	Employer's address How long employed to	222 N Chica	LaSalle St # 1930 go, IL 60601	11800 S 75th Ave, Ste 2 Palos Heights, IL 60463	
Include part-time, self-employed wor	clude student		222 N	LaSalle St # 1930	11800 S 75th Ave, Ste 2	
Include part-time,	ĸ.	. ,		Group	mioraom EEO	
		Employer's name	Verity	Group	Interdom LLC	
		Occupation	Projec	ct Manager	Customer Service	
attach a separate information about		piojon otatas	☐ Not	employed	☐ Not employed	
If you have more to		Employment status	■ Emp	oloyed	■ Employed	
Fill in your emplo information.	yment		Debtor	·1	Debtor 2 or non-filing spor	use
oplying correct info ouse. If you are sep- ach a separate shee	mation. If you grated and you t to this form. (Employment	are married and not filing wi	ng jointly ith you, d	, and your spouse is liv lo not include informati	ving with you, include information ak ion about your spouse. If more spac d case number (if known). Answer e	oout you e is need
chedule I: `as complete and ac			ple are fi	ling together (Debtor 1	and Debtor 2), both are equally resp	onsible
Official Form					MM / DD/ YYYY	
					13 income as of the following of	
known)					☐ An amended filing☐ A supplement showing postpet	tition cha
ase number					Check if this is:	
nited States Bankrupt	cy Court for the	: NORTHERN DISTRIC	T OF ILL	INOIS		
	Elizabeth Co	orral				
	Saul Corrai,	Sr.				
Debtor 2 (Spouse, if filing)	Saul Corral, Elizabeth Co					

more space, attach a separate sheet to this form.

0.00

For Debtor 1 For Debtor 2 or non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 5,000.67 4,893.83 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. 3. 0.00 +\$ Calculate gross Income. Add line 2 + line 3. 5,000.67 4,893.83

Official Form 106I Schedule I: Your Income page 1

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 47 of 75

	tor 1 tor 2	Saul Corral, Sr. Elizabeth Corral	_		Case	number (if kno	wn)				
					For	Debtor 1			Debtor 2 filing sp		
	Cop	by line 4 here	4.		\$_	5,000.	67	\$		93.83	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	1,310.	83	\$	1,0	76.33	
	5b.	Mandatory contributions for retirement plans	5b	٥.	\$		00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50	Э.	\$	0.	00	\$	2	43.67	_
	5d.	Required repayments of retirement fund loans	50	d.	\$		00	\$		0.00	_
	5e.	Insurance	56		\$_	108.		\$	6	47.67	_
	5f.	Domestic support obligations	5f		\$_		00	\$		0.00	_
	5g. 5h.	Union dues	5g). า.+	\$_ \$		00			0.00	_
c		Other deductions. Specify:	_		φ_ \$			+ \$		0.00	-
6.		If the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		. –	1,419.		\$		67.67	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,581.	51	\$	2,9	26.16	_
8.	List 8a.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total									
		monthly net income.	88		\$_		00	\$		0.00	_
	8b.	Interest and dividends	8b	Ο.	\$_	0.	00	\$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce			¢.	•	00	¢.		0.00	
	04	settlement, and property settlement.	80 80		\$_ \$		00	\$		0.00	_
	8d. 8e.	Unemployment compensation Social Security	86		\$ _		00 00	\$ 		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f		\$ _	0.	00	\$		0.00	_
	8g.	Pension or retirement income	80		\$_		00	\$		0.00	_
	8h.	Other monthly income. Specify:	_ 8r	Դ.+	\$_	0.	00	+ \$		0.00	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	0.	00	\$		0.0	0
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		3,581.51	. s	2 0,	26.16 =	= \$	6,507.67
		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_		3,301.01	*		-0.10	-	0,001.01
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	dep					,	chedule .		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Certallies							· L	\$	6,507.67
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combi nonthl	ned ly income
		No. Yes Explain:									

	in thic informa	tion to identify yo	our coco:			1			
Debt	tor 1	Saul Corral,	Sr.				eck if this is: An amended filing		
	Debtor 2 Elizabeth Corral (Spouse, if filing)					☐ An amended filing ☐ A supplement showing postpetition chap 13 expenses as of the following date:			
Unite	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY		
	e number nown)								
Of	ficial Fo	rm 106J							
		J: Your	Exper	ises				12/1	
Be a	as complete a	and accurate as	possible eded, atta	. If two married people ar ich another sheet to this					
Part		ibe Your House	hold						
1.	Is this a joir ☐ No. Go to								
	_		in a senar	ate household?					
	= 100. 200		a copa						
			st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of Deb	otor 2.		
2.		e dependents?	□ No	, ,	•				
۷.	Do not list D Debtor 2.	•	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?	
	Do not state dependents				Daughter		2	□ No ■ Yes	
								□ No	
					Son		8	Yes	
								□ No	
								□ Yes □ No	
								☐ Yes	
3.		penses include		No				33	
	•	f people other t d your depende		Yes					
_									
exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp					
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	enses	
•		•							
4.		or home owners and any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4.	\$	1,880.00	
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$	0.00	
		rty, homeowner's				4b.	·	0.00	
				upkeep expenses		4c.	·	40.00	
5.		owner's associat		dominium dues our residence, such as ho	me equity loans	4d. 5.		0.00	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 49 of 75

Debtor 1	Saul Corral, Sr.	_		
ebtor 2	Elizabeth Corral	Case num	nber (if known)	
Utili	tios:			
6a.	Electricity, heat, natural gas	6a.	\$	340.00
6b.	Water, sewer, garbage collection	6b.		90.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	365.00
6d.	Other. Specify:	6d.	· · ·	0.00
	d and housekeeping supplies	— dd. 7.		
	dand nousekeeping supplies dcare and children's education costs			909.67
		8.	· · ·	893.00
	hing, laundry, and dry cleaning	9.		120.00
	sonal care products and services	10.		120.00
	ical and dental expenses	11.	\$	100.00
	sportation. Include gas, maintenance, bus or train fare.	12.	¢	440.00
	ot include car payments.		·	
	ertainment, clubs, recreation, newspapers, magazines, and books	13.		60.00
	ritable contributions and religious donations	14.	\$	100.00
. Insu				
	ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance	150	¢	0.00
		15a.	· -	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.		140.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
Spe	·	16.	\$	0.00
	allment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	358.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
17d.	Other. Specify:	17d.	\$	0.00
3. You	r payments of alimony, maintenance, and support that you did not report as		_	
ded	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
Othe	er payments you make to support others who do not live with you.		\$	0.00
Spe	cify:	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sche			
20a.	Mortgages on other property	20a.	· ·	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
Othe	er: Specify: Car repair/maint/tags	21.	+\$	40.00
	supplies		+\$	60.00
Toll			+\$	40.00
			+\$	50.00
Chi	d extracurricular			50.00
. Calc	ulate your monthly expenses			
	Add lines 4 through 21.		\$	6,145.67
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	-,
			\$	6 1 4 E 6 7
22C.	Add line 22a and 22b. The result is your monthly expenses.		Φ	6,145.67
. Calc	ulate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	6,507.67
	Copy your monthly expenses from line 22c above.	23b.		6.145.67
_55.		_00.	T	J, 1-10101
230	Subtract your monthly expenses from your monthly income.			
200.	The result is your <i>monthly net income</i> .	23c.	\$	362.00
	1334. 13 your monary not moonto.			
4. Do v	ou expect an increase or decrease in your expenses within the year after yo	u file this	s form?	
For e	xample, do you expect to finish paying for your car loan within the year or do you expect your			ase or decrease because of a
modi	fication to the terms of your mortgage?			
	0.			
ПΥ				

Fill in A	hio inform	nation to identify your					1
FIII IN T	nis iniorii	nation to identify your	case:				
Debtor	1	Saul Corral, Sr.	Middle Name	Loo	t Name		
Debtor	2	Elizabeth Corral	Middle Name	Las	a name		
(Spouse if		First Name	Middle Name	Las	t Name		
United 9	States Bai	nkruptcy Court for the:	NORTHERN DISTRIC	CT OF ILLINO	IS		
Case no	umbor						
(if known)							☐ Check if this is an amended filing
Officia	al Form	n 106Dec					
Dec	larat	ion About a	ın Individua	al Debte	or's Sch	nedules	12/15
years, o		3 U.S.C. §§ 152, 1341, 1 n Below	519, and 3571.				
Di	d you pay	y or agree to pay some	one who is NOT an att	orney to help	you fill out bar	nkruptcy forms?	
	No						
	Yes. N	lame of person					nkruptcy Petition Preparer's Notice, on, and Signature (Official Form 119)
		Ity of perjury, I declare true and correct.	that I have read the su	ımmary and s	chedules filed	with this declarat	ion and
x	/s/ Saul	l Corral, Sr.		X	/s/ Elizabeth	Corral	
,		orral, Sr.			Elizabeth Co		
		e of Debtor 1			Signature of De	ebtor 2	
	Date _ J	July 25, 2016			Date July 2	25, 2016	

Debtor 1 Saul Corral, Sr. First Name Middle Name Last Name Last Name Elizabeth Corral First Harve Middle Name Last Name	Fill ir	n this inform	nation to identify you	r case:				
Debtor 2 Spouse I, filing First Name Last Name								
Check if this is an amended filling Check if this is an amended filling				Middle Name		Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (If known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), Answer very question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married Debtor 1 Prior Address: Dates Debtor 1 Dived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a businesse, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income Gross income Gross income				Middle Name		Last Name		
Case number (If known) Check if this is an amended filing Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louislana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Sources of income Gross income		•						
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community properties and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income	Unite	d States Bar	hkruptcy Court for the:	NORTHERN DIS	RICT OF ILLI	NOIS		
Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. It more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income								
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married Not married No married Not				Affairs for In	dividual	s Filing for B	ankruptcy	4/10
Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Within the last 3 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income	inforn numb	nation. If meer (if known	ore space is needed, i). Answer every ques	attach a separate s	heet to this fo	rm. On the top of any		
Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Bebtor 2 Prior Address: Dates Debtor 2 lived there Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income	Part	Give D	etalis About Your Ma	iritai Status and Who	ere You Livea	Ветоге		
During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income Gross income	1. V	Vhat is your	current marital statu	is?				
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income		_	ried					
No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income	2. [Ouring the la	ıst 3 years, have you	lived anywhere other	er than where	you live now?		
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Debtor 2 Prior Address: Dates Debtor 2 Debtor 2 Debtor 2 Debtor 2 Debtor 3 Debtor 4 Debtor 4 Debtor 5 Debtor 5 Debtor 6 Debtor 6 Debtor 7 Debtor 8 Debtor 9 De				•				
Debtor 1 Prior Address: Dates Debtor 1 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 Prior Address: Dates Debtor 2 lived there Debtor 2 lived there Debtor 2 lived there Debtor 3 lived there Debtor 4 lived there Dates Debtor 2 lived there Dates Dates Debtor 2 lived there Dates Dates Debtor 2 lived there Dates Dates Dates Dates Debtor 2 lived there Dates Dates Dates Dates Debtor 2 lived there Dates Dates Dates Dates Debtor 2 lived there Dates Dates Dates Dates Dates Debtor 2 lived there Dates	•	_	t all of the places you li	ived in the last 2 year	o Do not inclu	do whore you live now	,	
lived there	_	i tes. Lis	all of the places you if	ived in the last 3 year	S. DO NOT INCIU	de where you live now		
States and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.) No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income		Debtor 1 Pri	or Address:			Debtor 2 Prior Ad	dress:	
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income								
Part 2 Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1. No No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income	ı	No						
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Pess. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income		☐ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codel	otors (Official F	orm 106H).		
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No No Pess. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income	Part 1	2 Explain	n the Sources of You	r Income				
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. Debtor 1 Sources of income Gross income Gross income Gross income Gross income	r urt	Explain	Title Cources of You	· moonic				
Yes. Fill in the details. Debtor 1 Sources of income Gross income Debtor 2 Sources of income Gross income Gross income	F	ill in the tota	I amount of income you	u received from all jol	bs and all busir	nesses, including part-	-time activities.	ndar years?
Sources of income Gross income Sources of income Gross income	[in the details.					
Sources of income Gross income Sources of income Gross income				Debtor 1			Debtor 2	
Check all that apply. (before deductions and check all that apply. (before deductions) (before deductions) (before deductions) (before deductions)				Sources of income	. (bef	ore deductions and		(before deductions
From January 1 of current year until the date you filed for bankruptcy: Wages, commissions, bonuses, tips \$32,308.00 Wages, commissions, bonuses, tips \$31,397					sions,	\$32,308.00	•	\$31,397.00
☐ Operating a business ☐ Operating a business				☐ Operating a busi	ness		☐ Operating a business	

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 52 of 75

Saul Corral, Sr. Debtor 1 Debtor 2 **Elizabeth Corral** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$113,005.00 \$0.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$100,150.00 \$0.00 Wages, commissions. Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 **Gross income** Sources of income Gross income from Sources of income Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Total amount

paid

Dates of payment

Amount you

still owe

Creditor's Name and Address

Was this payment for ...

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 53 of 75

De	btor 2 Elizabeth Corral			Cas	se number (if know	vn)	
7.	Within 1 year before you filed for bankru <i>Insiders</i> include your relatives; any general of which you are an officer, director, person a business you operate as a sole proprietor alimony.	partners in contr	s; relatives of any general, or owner of 20% of	neral partners; partne or more of their voting	erships of which g securities; and	you are a general l any managing ag	partner; corporation ent, including one fo
	NoYes. List all payments to an insider.						
	Insider's Name and Address	Da	tes of payment	Total amount paid	Amount you still owe		nis payment
В.	Within 1 year before you filed for bankru insider? Include payments on debts guaranteed or or			yments or transfer a	any property or	account of a del	ot that benefited an
	■ No □ Yes. List all payments to an insider						
	Insider's Name and Address	Da	tes of payment	Total amount paid	Amount you		
Pai	rt 4: Identify Legal Actions, Repossess	ons. ar	nd Foreclosures	P.m.s.			
9.	Within 1 year before you filed for bankru List all such matters, including personal injumodifications, and contract disputes.						
	■ No □ Yes. Fill in the details.						
	Case title Case number	Na	ture of the case	Court or agency		Status of the	case
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		as any of your prop	erty repossessed, f	oreclosed, gar	nished, attached,	seized, or levied?
	No. Go to line 11.Yes. Fill in the information below.						
	Creditor Name and Address		scribe the Property	a.	Da	te	Value of the property
11	Within 90 days before you filed for bank		plain what happene		nancial instituti	on, set off any an	nounts from your
• • •	accounts or refuse to make a payment b			Juding a bank of in	ianolai motitati	on, set on any an	nound from your
	Yes. Fill in the details.	Da	ib- 4b4i4b		D-	ta aatianaa	A a
	Creditor Name and Address	De	scribe the action the	e creditor took	tak	te action was en	Amount
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, or			erty in the possess	ion of an assig	nee for the benef	it of creditors, a
	■ No □ Yes						
Pa	rt 5: List Certain Gifts and Contribution	s					
13.	Within 2 years before you filed for bankr ■ No	uptcy, c	did you give any gift	ts with a total value	of more than \$	600 per person?	
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$60	0	Describe the gifts	.		tes you gave	Value
	per person Person to Whom You Gave the Gift and Address:				the	gifts	

Saul Corral, Sr.

Debtor 1

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Page 54 of 75 Document Debtor 1 Saul Corral, Sr. Debtor 2 **Elizabeth Corral** Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value contributed more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Attorney Fees \$310 filing fee and \$53 **July 2016** \$0.00 Cutler & Associates, Ltd 4131 Main Street credit report Skokie, IL 60076 david@cutlerltd.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. **Person Who Was Paid** Amount of Description and value of any property Date payment Address transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you Jan 2015 Carmax Traded in VW Passat 2007

Official Form 107

for purchase of Equinox

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 55 of 75

Debtor 1 Saul Corral, Sr. Debtor 2 Elizabeth Corral

Case number (if known)

19.	within 10 years before you filed for bankruptc beneficiary? (These are often called asset-prote No		y property to a	a self-settle	ed trust or similar device o	f which you are a
	☐ Yes. Fill in the details.					
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made
Par	tt 8: List of Certain Financial Accounts, Instr	ruments, Safe Deposit	Boxes, and S	torage Unit	ts	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No	other financial accour	nts; certificates	s of deposi		, ,
	Yes. Fill in the details.					
		ast 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	ny safe de∣	posit box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your	home within 1	l year befo	re you filed for bankruptc	/ ?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Incli	ude any propei	rty you bor	rowed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	rt 10: Give Details About Environmental Inform	mation				
For	the purpose of Part 10, the following definition	s apply:				
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these states.	air, land, soil, surface	e water, groun			
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	-	environmental	law, wheth	er you now own, operate,	or utilize it or used
Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.					substance,	

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 56 of 75

Debtor 1 Saul Corral, Sr. Debtor 2 Elizabeth Corral

Case number (if known)

24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No								
	Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you now it	Date of notice				
25.	Have you notified any governmental unit of a	ny release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)		Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admi	nistrative proceeding under any en	vironme	ental law? Include settlements ar	nd orders.				
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Natu	re of the case	Status of the case				
Par	t 11: Give Details About Your Business or C	onnections to Any Business							
27.	Within 4 years before you filed for bankruptc	y, did you own a business or have a	any of th	he following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability compa	ny (LLC) or limited liability partners	hip (LL	P)					
	☐ A partner in a partnership								
	☐ An officer, director, or managing exec	cutive of a corporation							
	☐ An owner of at least 5% of the voting	or equity securities of a corporation	n						
	■ No. None of the above applies. Go to Pa	rt 12.							
	☐ Yes. Check all that apply above and fill in	n the details below for each busines	ss.						
		Describe the nature of the business		Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security n Dates business existed	umber or IIIN.				
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include institutions, creditors, or other parties.				de all financial					
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued							

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 57 of 75 Saul Corral, Sr. Debtor 1 Debtor 2 **Elizabeth Corral** Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Saul Corral, Sr. /s/ Elizabeth Corral Saul Corral, Sr. **Elizabeth Corral** Signature of Debtor 1 Signature of Debtor 2 Date July 25, 2016 July 25, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$0.00

toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: July 25, 2016	· ·
Signed:	
/s/ Saul Corral, Sr.	/s/ David Cutler
Saul Corral, Sr.	David Cutler
	Attorney for the Debtor(s)
/s/ Elizabeth Corral	•
Elizabeth Corral	_
Debtor(s)	
Do not sign this agreement if the amount	s are blank.
	Local Bankruptcy Form 23c

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 67 of 75

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Saul Corral, Sr. Elizabeth Corral		Case No.			
	Liizabetii Gorrai	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMP	ENCATION OF ATTOD	NEV FOD DE	PTOD(S)		
cc	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have receive			0.00		
	Balance Due		\$	4,000.00		
2. T	he source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. T	he source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4 .	I have not agreed to share the above-disclosed cor	mpensation with any other person u	inless they are mem	bers and associates of my law firm.		
	I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the r					
5. Ir	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b. c.	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.					
c D.			:			
6. B	y agreement with the debtor(s), the above-disclosed	ree does not include the following	service.			
		CERTIFICATION				
	certify that the foregoing is a complete statement of ankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in		
Ju	ly 25, 2016	/s/ David Cutler				
Da		David Cutler Signature of Attorney Cutler & Associate 4131 Main St Skokie, IL 60076 847-673-8600 Fax stuartIswanson@ Name of law firm	es, Ltd. c: 847-673-8636			

Case 16-24050 Doc 1 Filed 07/27/16 Entered 07/27/16 11:54:47 Desc Main Document Page 68 of 75

United States Bankruptcy Court Northern District of Illinois

In re	Saul Corral, Sr.		Case No.			
III IC	Elizabeth Corral	Debtor(s)	Case No. Chapter	13		
	•	VERIFICATION OF CREDITOR M	ATRIX			
		Number of	Number of Creditors:			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of m (our) knowledge.					
Date:	July 25, 2016	/s/ Saul Corral, Sr. Saul Corral, Sr.				
		Signature of Debtor				
Date:	July 25, 2016	/s/ Elizabeth Corral				
		Elizabeth Corral				
		Signature of Debtor	Signature of Debtor			

Advocate Christ Medical Center PO Box 4256 Carol Stream, IL 60197

Advocate Health and Hospital c/o Harris & Harris 111 W Jackson Blvd, Ste 400 Chicago, IL 60604

Advocate Medical Group PO Box 92523 Chicago, IL 60675

Amex Correspondence Po Box 981540 El Paso, TX 79998

Amex Correspondence Po Box 981540 ElPaso, TX 79998

ATG Credit LLC PO Box 14895 Chicago, IL 60614

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Cap1/carsn Po Box 30253 Salt Lake City, UT 84130

Cap1/mnrds 26525 N Riverwoods Blvd Mettawa, IL 60045

Capital One Po Box 30285 Po Box 62180 Salt Lake City, UT 84130 Capital One Po Box 30285 Po Box 62180 Salt Lake City, UT 84130

Carmax Auto Finance Po Box 440609 Kennesaw, GA 30160

Chase

Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase

Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase

Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase

Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Mtg P.o. Box 24696 Columbus, OH 43224

Citibank Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Citibank / Sears Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179 Citibank North America Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179

Citibank Sears Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179

Citibank/Best Buy Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis, MO 63179

Citibank/Best Buy Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis, MO 63179

Citibank/Best Buy Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis, MO 63179

Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179

Citimortgage Inc Attn: Bankruptcy Po Box 6423 Sioux Falls, SD 57117

Columbus Bank & Trust Attn:Anesha Perry Po Box 120 Columbus, GA 31902

Comenity Bank/Abarcrormbie Po Box 182125 Columbus, OH 43218

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Comenity Bank/express

Comenity Bank/Express Po Box 18215 Columbus, OH 43218

Comenity Bank/Harlem Furniture Po Box 182125 Columbus, OH 43218

Comenity Bank/nwyrk&co Po Box 18215 Columbus, OH 43218

Comenity Bank/Pottery Barn Po Box 182125 Columbus, OH 43218

Comenity Bank/Victoria Secret Po Box 18215 Columbus, OH 43218

Credit First/CFNA Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181

Discover Financial Po Box 3025 New Albany, OH 43054

Discover Financial Po Box 3025 New Albany, OH 43054 First Premier Bank 601 S Minneaplois Ave Dious FDalls, SD 57104

Ford Credit National Bankrupcy Service Center Po Box 62180 Colorado Springs, CO 80962

Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Lending Club Corp 71 Stevenson St Suite 300 San Francisco, CA 94105

Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773 Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Quorum Fed Cr Un 2 Manhattanville Rd Purchase, NY 10577

Radiology Imaging Consultants 75 remittance drive dept 1324 Chicago, IL 60675

Renaissance Medical Group SC PO Box 5255 Oak Brook, IL 60523

Sears & Associates LLC PO Box 15174 Little Rock, AR 72231

Syncb/toysrus Attn: Bankrupty Po Box 103104 Roswell, GA 30076

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896 Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Synchrony Bank/ JC Penneys Po Box 965064 Orlando, FL 32896

Synchrony Bank/Gap Po Box 965064 Orlando, FL 32896

Synchrony Bank/Sams Po Box 965064 Orlando, FL 32896

Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896

Synchrony Bank/Walmart Po Box 965064 Orlando, FL 32896

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

United Recovery Service LLC 18525 Torrence Ave, Ste C-6 Lansing, IL 60438

Us Bank 4325 17th Ave S Fargo, ND 58125

Wffnatbank Cscl Dispute Tm-mac N8235-04m Des Moines, IA 50326

Wffnb Retail Cscl Dispute Team Des Moines, IA 50306